

I urge my colleagues to support this bill to secure our nation, invest in America, and respond and prepare for disasters.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2008

SPEECH OF

HON. HILDA L. SOLIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 23, 2008

Ms. SOLIS. Madam Speaker, I rise today in strong support of H.R. 5244, the Credit Cardholder's Bill of Rights. I am proud to be an original cosponsor of this legislation, which protects families across America from the confusing, deceptive, and unfair credit card practices. I believe that passage of this legislation is long overdue.

Unfortunately, the increased usage of credit cards among Latinos has resulted in more Latinos with credit card debt. Between 1992 and 2001, the share of Latino families with credit cards grew from 43 percent to 53 percent and the average credit card debt among Latinos increased by nearly 20 percent to \$3,700. Even worse, credit card issuers have profited by taking advantage of Latino families' need to rely on credit for everyday expenses. Credit card companies imposed an astounding \$18.1 billion in penalty fees on families carrying credit card balances. Seventy-seven percent of Latinos carry a balance on their credit cards, which makes them especially susceptible to credit card industry's unethical tricks and penalties.

Inequities in access to mainstream credit cards mean that Latinos are targeted by unscrupulous companies and are more likely than Whites to have credit cards with high interest rates. Because credit card companies can increase interest rates at any moment and can charge interest on debt that consumers have already paid on time, they have trapped vulnerable low-income Latino families in a never-ending cycle of debt.

Madam Speaker, I urge my colleagues to vote in support of H.R. 5244, the Credit Cardholder's Bill of Rights. We need to end unfair and arbitrary interest rate increases and protect vulnerable consumers from high-fee subprime credit cards. I look forward to working with my colleagues to protecting the financial security of consumers across our country.

TRIBUTE TO THE HONORABLE RALPH REGULA, THE HONORABLE DEBORAH PRYCE AND THE HONORABLE DAVID HOBSON

SPEECH OF

HON. MICHAEL R. TURNER

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 25, 2008

Mr. TURNER. Madam Speaker, the state of Ohio has been greatly blessed to have leaders like RALPH REGULA, DAVE HOBSON, and DEBORAH PRYCE working for them in the United States Congress. Their decades of hard work and outstanding service have made the state of Ohio a better place and have set an example for the rest of the Ohio Delegation. I am

proud to have had the opportunity to work with them on the issues affecting our state and our nation. RALPH REGULA has been a great example of service and statesmanship as the Dean of the Ohio Delegation. DAVE HOBSON has been a role model and mentor for me since I took office in 2003 and I appreciate his friendship and support. DEB PRYCE has been a graceful and determined leader for all Ohioans over her 16 years in Congress. I join the rest of my colleagues in congratulating RALPH REGULA, DAVE HOBSON, and DEBORAH PRYCE, on their service to their districts, our State, and the United States of America.

HONORING THE SERVICE OF REPRESENTATIVE JIM SAXTON

SPEECH OF

HON. RODNEY P. FRELINGHUYSEN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 2008

Mr. FRELINGHUYSEN. Mr. Speaker, I rise today to honor the service of my friend and fellow member of the New Jersey delegation, Representative JIM SAXTON. Mr. SAXTON came to Congress nearly 24 years ago and since that time has served as a tireless advocate for the people of New Jersey's 3rd Congressional District.

He has served as a role model to members of the delegation, including me, throughout his distinguished service. On the House Armed Services Committee, Mr. SAXTON worked to improve the quality of life for those who serve in the military and their families on the home front, and especially those who work with the Special Forces Command.

Mr. SAXTON has been a strong supporter of military bases across the country, especially Fort Dix and McGuire Air Force Base in New Jersey. He will be remembered for his passionate and steadfast advocacy on behalf of his constituents and our state.

Mr. SAXTON has a tremendous record of environmental protection of New Jersey's beaches and coastline over many years. And we have worked closely together in passing the Highlands Conservation Act, which protects open space and water supplies vital to the entire Northeast.

His thoughtful and deliberative style serves as an example to other lawmakers and is a true testament to good government. Mr. SAXTON has always been known to do the "right thing," which has made him an example to his colleagues and endeared him to his constituents.

On a more personal level, JIM SAXTON has been a good friend and mentor, as he was to my predecessor, the late Dean A. Gallo. Like Dean Gallo, I have benefited from his knowledge and wisdom, his good humor and compassion, and I will surely miss him as a colleague.

The retirement of Congressman JIM SAXTON is a loss to the people of New Jersey and the U.S. Congress. His leadership and knowledge will be missed. I thank him for his service and wish him the best of luck in all his future endeavors.

RECOGNIZING THE HONORABLE BUD CRAMER AND THE HONORABLE TERRY EVERETT ON THEIR RETIREMENT FROM CONGRESS

SPEECH OF

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 2008

Mr. GORDON of Tennessee. Mr. Speaker, as I was thinking about what to say about my good friend BUD CRAMER, it occurred to me that the many things I could say would soon be forgotten.

But what I will remember is his friendship and the experiences we shared together.

A former constituent of mine, Johnny Cash, summed it up best in when he sang "Jim Wore a Tie Today." The lyrics of the song follow:

"Jim, I did everything that I could,
But your fever just wouldn't die down,
So I tied your horse to the wagon bed,
And last night I brought you to town.

"But when I got there you were gone Jim,
And there was nothin' nobody could do,
I bought you a suit and a tie Jim,
And today I wore one too.

"Jim I wore a tie today,
The first one that I ever wore,
And you'd have said I looked like a dummy,
Out of a dry goods store.

"Jim they said a lot of things,
But I don't know a thing they said,
My mind kept wanderin' off down the trail,
Back to the times that we've had.

"And for gold on the cuff,
We've done everything in the book I guess,
And a lot they'd never thought up.

"Well Jim, you're ridin' on ahead,
I guess that's how it has be,
But when you reach those streets paved with gold Jim,
Stake a claim out for me . . ."

CALLING CARD CONSUMER PROTECTION ACT

SPEECH OF

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 25, 2008

Ms. SCHAKOWSKY. Madam Speaker, I rise today in support of H.R. 3402, the Calling Card Consumer Protection Act. After years of deceptive and abusive marketing practice by the calling card industry, I am pleased to be here today to offer protection to our constituents who rely on the cards to stay in touch with their loved ones. The victims of calling card fraud are often the most vulnerable among us—they are low-income, immigrants, military families—in short, the ones who can least afford it. I think this is sensible legislation, and I thank my colleague and friend Congressman ELIOT ENGEL for all of his hard work to enact this bill.

I am proud to represent a diverse constituency and am proud to support the Calling Card Consumer Protection Act to crack down on those abuses. Too many people are lured in by promises of cheap overseas calls but end up getting less than half of what they paid

for. These cards use hidden fees so creative and outlandish that they would almost be funny if they weren't so awful, and the practice must stop.

The legislation before us today goes a long way toward solving this problem. It would require calling cards to clearly present what services they offer and any additional fees associated with the card. Most importantly, if someone buys a card that says it's good for 250 minutes, they will receive those 250 minutes. Consumers deserve to get what they paid for.

While I support H.R. 3402, I do want to express my concern with a couple of provisions in the bill, especially those that involve State standards and enforcement. Many States and the Federal Trade Commission, FTC, already have tools to address the many abuses related to the sale of prepaid calling cards. As we heard from the FTC Commissioner in our hearing, those States are at the forefront of cracking down on deceptive practices. Therefore, we need to be very careful about preempting States from setting or enforcing standards related to the cards.

I believe that the disclosure preemption provision in H.R. 3402 should set a floor, not a ceiling, and allow those States that want to enact stricter disclosure standards to do so. Illinois is on the forefront of policing calling cards, and our State law mandates strong disclosures that should not be preempted with weaker ones. I also hope that the FTC will solicit input from the States as they work to establish minimum standards.

Finally, I also believe that retailers should be held responsible for selling cards that do not meet the Federal and State standards. Illinois State law requires retailers to obtain a proof that the underlying carrier is certified, with the underlying carrier and all resellers responsible for ensuring that the required disclosures are made. This is not a burdensome step for retailers to ensure that the product they sell is in compliance with the law, and this is a commonsense provision that should be included in H.R. 3402 as well.

I look forward to working with Rep. ENGEL, my colleagues on Committee, and my friends on the Senate Commerce Committee to improve this bill and to see it enacted into law.

FILIPINO VETERANS EQUITY ACT OF 2008

SPEECH OF

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 22, 2008

Ms. ROYBAL-ALLARD. Madam Speaker, I rise in support of the 18,000 surviving Filipino Veterans of World War II who have yet to receive the benefits and recognition for their service to this country that was promised to them many years ago.

As my colleagues know, Filipino soldiers were an essential part of United States military operations during World War II. These brave men fought alongside our American soldiers under the command of General Douglas MacArthur.

In return for their heroic efforts, our Government promised these Filipino soldiers that they would receive full veteran status and the ben-

efits awarded to their American compatriots in recognition of their sacrifices.

However, to date, over 60 years later, we have not kept this promise. This is shameful.

200,000 Filipinos fought alongside American soldiers in World War II. Today, only 18,000 of these Filipino veterans are still living. It is imperative that we act to provide these surviving veterans with the benefits we promised them and the respect that they deserve.

I will vote for H.R. 6897 because it begins to address this misguided policy by the U.S. Government by providing a one-time payment to surviving Filipino veterans—\$15,000 for U.S. citizens and \$9,000 for those veterans who have remained citizens of the Philippines.

However, the benefit provided in H.R. 6897 is only a small fraction of what we owe these veterans. I am disappointed that this legislation does not go as far as the Senate-passed provisions in S. 1315, which would give Filipino WWII veterans full veteran status and all the benefits that go along with that designation. Full veteran status is not only important because of the benefits received, but also because of the honor that the designation affords.

Nonetheless, I believe that it is important that the House pass this legislation which at long last will give formal congressional recognition to contributions and sacrifices of these soldiers.

Despite my belief that we should do more, I urge my colleagues to vote in support of H.R. 6897. It is imperative that we pass this legislation as soon as possible to move the process forward with the goal of keeping our word to these brave soldiers.

DEMOCRACY RESTORATION ACT OF 2008

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, September 26, 2008

Mr. CONYERS. Madam Speaker, I am pleased to introduce the Democracy Restoration Act of 2008. This legislation will serve to clarify and expand voting rights as well as assist former felons with their reintegration into our democracy.

The Sentencing Project reports that, since 1997, 19 States have amended felony disenfranchisement policies in an effort to reduce their restrictiveness and expand voter eligibility. These reforms have resulted in more than 760,000 citizens regaining their voting rights. Yet, despite these reforms, an estimated 5 million people will continue to be ineligible to vote in November's Presidential election, including nearly 4 million who reside in the 35 States that still prohibit some combination of persons on probation, parole, and/or people who have completed their sentence from voting.

I believe that such prohibitions on the right to vote undermine both the voting system and the fundamental rights of ex-offenders. In the past two election cycles, flawed voter purges have deprived legitimate voters of their rights. Moreover, in Ohio, an erroneous interpretation of State law by the Secretary of State deprived thousands of ex-felons of even the right to register. Only Federal law can conclusively resolve the ambiguities in this area plaguing our voting system.

Earlier this year, President Bush signed the Second Chance Act into law, signaling a greater awareness of the need to implement policies to aid the reintegration of our ex-felon community. This legislation is the next step in restoring the ex-felon community to full citizenship. Denying voting rights to ex-offenders denies them the opportunity to fully participate and contribute to their society. Disenfranchisement laws isolate and alienate ex-offenders and serve as one more obstacle in their attempt to successfully reintegrate into society.

The legislation is a narrowly crafted effort to expand voting rights for ex-felons while protecting State prerogatives to generally establish voting qualifications. The legislation would only apply to persons who have been released from prison, and it would only apply to Federal elections. As such, our bill is fully consistent with constitutional requirements established by the Supreme Court in a series of decisions upholding Federal voting rights laws.

In past Congresses, voting restoration legislation has been supported by a broad coalition of groups interested in voting and civil rights, including the NAACP, ACLU, the National Council of Churches (National and Washington Office), the National Urban League, the Human Rights Watch, and the Lawyers Committee for Civil Rights, among many others.

The practice of many States denying voting rights to former felons represents a vestige from a time when suffrage was denied to whole classes of our population based on race, gender, religion, national origin, and property. I believe that we fail not only ex-offenders by denying them the right to vote, but the rest of a society that has struggled throughout its history to be legitimate and inclusive.

Just like poll taxes and literacy tests prevented an entire class of citizens, namely African Americans, from integrating into society after centuries of slavery, felon disenfranchisement laws prevent ex-offenders from reintegrating into society after retribution. It is long past time that these restrictions be relegated to unenlightened history.

EARMARK DECLARATION

HON. LINCOLN DIAZ-BALART

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 26, 2008

Mr. LINCOLN DIAZ-BALART of Florida. Madam Speaker, pursuant to the Republican Leadership standards on earmarks, I am submitting the following information for publication in the CONGRESSIONAL RECORD regarding earmarks I received as part of H.R. 2638, the Fiscal Year 2009 Consolidated Security, Disaster Assistance, and Continuing Appropriations Act.

Requesting Member: Representative LINCOLN DIAZ-BALART (FL-21).

Bill Number: H.R. 2638.

Account: Army, RDT&E.

Legal Name of Requesting Entity: Lehman Injury Research Center (Ryder Trauma Center).

Address of Requesting Entity: 1800 NW 10th Avenue, Miami, FL 33136.

Description of Request: The funding would be used for the Army Trauma Training Center (ATTC) at the Ryder Trauma Center situated